



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

**IN RE:  
NORMAN L GARRETT**

**Order Filed on June 14, 2019  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey**

**Case No.: 17-14952 SLM**

**Hearing Date: 6/12/2019**

**Judge: STACEY L. MEISEL**

**Debtor is Entitled To Discharge**

**ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: June 14, 2019**

Stacey L. Meisel  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Case No.: 17-14952 SLM

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 5/1/2019, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 4/1/2017, the Debtor shall pay the Standing Trustee
  - the sum of \$2,676.00 paid into date over 25 month(s), and then
  - the sum of \$160.00 for a period of 35 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that the mortgage arrears are resolved through the loan modification & will not be paid through the plan, unless otherwise ordered by the Court; and it is further
- ORDERED, that should the Debtor fail to make plan payments for a period of more than 30 days, the Standing Trustee may file with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-receipt of Payment and request that the Debtors case be dismissed. The Debtor shall have fourteen (14) days from the date of the filing of the Certification to file with the Court and serve upon the Trustee a written objection to such Certification; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:  
Norman L Garrett  
Debtor

Case No. 17-14952-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db +Norman L Garrett, 734 Dennis Place, Linden, NJ 07036-1231

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James J. Fitzpatrick on behalf of Debtor Norman L Garrett nickfitz.law@gmail.com, nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;r53165@notify.bestcase.com

Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ('Fannie Mae'), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com

Jenee K. Ciccarelli on behalf of Debtor Norman L Garrett info@jc-lawpc.com, nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com

Marie-Ann Greenberg magecf@magrueste.com

Nicholas Fitzgerald on behalf of Debtor Norman L Garrett nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Debtor Norman L Garrett nickfitz.law@gmail.com, nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com

U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8